

United States Bankruptcy Court
District of Arizona

In re:
JOSEPH CARL MULAC III
MARY ELLEN MULAC
Debtors

Case No. 20-04173-BKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: learys
Form ID: 309A

Page 1 of 2
Total Noticed: 50

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db +JOSEPH CARL MULAC III, 4800 N 68th St, #371, Scottsdale, AZ 85251-1112
jdb +MARY ELLEN MULAC, 4800 N 68th St, #371, Scottsdale, AZ 85251-1112
aty +JASON 2 SHERMAN, Janeway Law Firm LLC, 3636 N. CENTRAL AVE., STE 400,
PHOENIX, AZ 85012-1932
cr +NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO Box 619096, Dallas, TX 75261-9096
16041412 +AMY ABDO, ESQ./SCOTT DAY FREEMAN, ESQ., FENNEMORE CRAIG, 2394 E CAMELBACK RD STE 600,
PHOENIX, AZ 85016-9077
16041418 +CASH TIME TITLE LOANS, 15836 N CAVE CREE RD, PHOENIX, AZ 85032-3593
16041417 +CASH TIME TITLE LOANS, 15836 N CAVE CREEK RD, PHOENIX, AZ 85032-3593
16041421 +CSL RIVERBEND, LLC, C/O FENNEMORE CRAIG, 2394 E CAMELBACK RD STE 600,
PHOENIX, AZ 85016-9077
16041423 +DARREN SUTTON & DEAN HARRELL, KAHUNA GROUP, 5615 POTTER RD, MATTHEWS, NC 28104-0508
16041426 +EDWARD J. NOVAK JR. & JODEE L. NOVAK, 46 WELLINGTON COURT, YORKTOWN HEIGHTS, NY 10598-5922
16041428 EPCOR WATER, PO BOX 80036, PRESCOTT, AZ 86304-8036
16041427 EPCOR WATER, 15626 N DEL WEBB BLVD, SUN CITY, AZ 85351-1602
16041429 +GREENSPOON MARDER, ATTN: SHARON URIAS, ESQ., 8585 E HARTFORD DR #700,
SCOTTSDALE, AZ 85255-5475
16041432 KAHUNA GROUP, ATTN: KENNETH HELMS, ESQ., 314 NORTH HANEY ST., PO DRAWER 99,
MONROE, NC 28111-0099
16041433 +KAZLOW FIELDS, 8100 SANDPIPER CIRCLE, STE 204, NOTTINGHAM, MD 21236-4999
16041434 +LKY INVESTMENTS, LLC, 5040 E SHEA BLVD, STE 254, SCOTTSDALE, AZ 85254-4687
16041435 MR. COOPER, PO BOX 60516, CITY OF INDUSTRY, CA 91716-0516
16041436 +MUTUAL OF OMAHA BANK, 1299 FARNAM STREET, SUITE 1400, OMAHA, NE 68102-1130
16041439 +NORDSTROM, 1600 SEVENTH AVE, SUITE 2600, SEATTLE, WA 98101-2284
16041440 PERKINS COIE, 2901 N CENTRAL AVE, STE 2000, PHOENIX, AZ 85012-2788
16041441 +PUTNAM LEASING, 500 WEST PUTNAM AVE, GREENWICH, CT 06830-6096
16041444 +RLS CAPITAL, 4455 E CAMELBACK RD, STE D135, PHOENIX, AZ 85018-2862
16041445 +ROBERT J. WADE AND KATHLEEN R. WADE, THE WADE REVOCABLE TRUST, 5320 E SAGUARO PLACE,
PARADISE VALLEY, AZ 85253-2541
16041446 SOUTHWEST GAS, PO BOX 24531, OAKLAND, CA 94623-1531
16041450 +VILLAGE HEALTH CLUB & SPAS, GAINEY RANCH, 7477 E DOUBLETREE RANCH RD,
SCOTTSDALE, AZ 85258-2048
16041451 +VILLAGE HEALTH CLUBS & SPAS, DC RANCH, 18501 N THOMPSON PEAK PKWY,
SCOTTSDALE, AZ 85255-6087
16041454 +WESTERN SURETY COMPANY, 8100 SANDPIPER CIRCLE, STE 204, NOTTINGHAM, MD 21236-4999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bstanley@simbroandstanley.com May 01 2020 02:54:40 EDWIN B STANLEY,
SIMBRO & STANLEY, PLC, 8767 EAST VIA DE COMMERIO #103, SCOTTSDALE, AZ 85258-3374
tr +EDI: QBJMULLEN.COM May 01 2020 06:23:00 BRIAN J. MULLEN, PO BOX 32247,
PHOENIX, AZ 85064-2247
smg EDI: AZDEPREV.COM May 01 2020 06:23:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
16041410 EDI: AMEREXPR.COM May 01 2020 06:23:00 AMERICAN EXPRESS, PO BOX 297879,
FT. LAUDERDALE, FL 33329-7879
16041411 +EDI: AMEREXPR.COM May 01 2020 06:23:00 AMERICAN EXPRESS, 1801 NW 66TH AVE, STE 103A,
FORT LAUDERDALE, FL 33313-4571
16041414 +E-mail/Text: bankruptcy@aps.com May 01 2020 02:56:10 APS, 400 N 5TH ST,
PHOENIX, AZ 85004-3903
16041413 E-mail/Text: bankruptcy@aps.com May 01 2020 02:56:10 APS, MS3200, PO BOX 53933,
PHOENIX, AZ 85072-3933
16041415 +EDI: RMSC.COM May 01 2020 06:23:00 BANANA REPUBLIC, SYNCHRONY BANK, PO BOX 530942,
ATLANTA, GA 30353-0942
16041416 EDI: BANKAMER.COM May 01 2020 06:23:00 BANK OF AMERICA, PO BOX 982234,
EL PASO, TX 79998-2234
16041424 EDI: WFFC.COM May 01 2020 06:23:00 DILLARDS, WELLS FARGO, PO BOX 51193,
LOS ANGELES, CA 90051-5493
16041425 EDI: WFFC.COM May 01 2020 06:23:00 DILLARDS CARD SERVICES, PO BOX 5132,
SIOUX FALLS, SD 57117-5132
16041430 EDI: WFNNB.COM May 01 2020 06:23:00 J CREW, PO BOX 659704, SAN ANTONIO, TX 78265-9704
16041419 EDI: JPMORGANCHASE May 01 2020 06:23:00 CHASE, PO BOX 15123, WILMINGTON, DE 19850-5123
16041420 EDI: JPMORGANCHASE May 01 2020 06:23:00 CHASE, PO BOX 6294, CAROL STREAM, IL 60197-6294
16041437 EDI: HFC.COM May 01 2020 06:23:00 NEIMAN MARCUS, PO BOX 5235,
CAROL STREAM, IL 60197-5235
16041438 E-mail/Text: bnc@nordstrom.com May 01 2020 02:55:33 NORDSTROM, PO BOX 79139,
PHOENIX, AZ 85062-9139
16043009 +EDI: PRA.COM May 01 2020 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
16041443 E-mail/Text: RSSNBankruptcy@repsrv.com May 01 2020 02:56:01 REPUBLIC SERVICES,
PO BOX 78829, PHOENIX, AZ 85062-8829
16041447 EDI: RMSC.COM May 01 2020 06:23:00 SYNCHRONY BANK/GAP, PO BOX 965004,
ORLANDO, FL 32896-5004
16041449 EDI: USBANKARS.COM May 01 2020 06:23:00 US BANK, PO BOX 108, ST. LOUIS, MO 63166-0108

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

16041448 EDI: USBANKARS.COM May 01 2020 06:23:00 US BANK, PO BOX 790408,
ST. LOUIS, MO 63179-0408
16041452 EDI: WFFC.COM May 01 2020 06:23:00 WELLS FARGO, PO BOX 14591, DES MOINES, IA 50306-3591
16041453 +EDI: WFFC.COM May 01 2020 06:23:00 WELLS FARGO, MAC B6955-01B, PO BOX 31557,
BILLINGS, MT 59107-1557

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

16041422 CSL RIVERBEND, LLC
16041431 JOSEPH CARL HOMES LLC
16041442 R. DEAN HARRELL, NEED FULL ADDRESS, UNION COUNTY, NC
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2020 at the address(es) listed below:

BRIAN J. MULLEN bmulLEN@bktrustee.phxcoxmail.com, bmulLEN@ecf.axosfs.com
EDWIN B STANLEY on behalf of Joint Debtor MARY ELLEN MULAC bstanley@simbroandstanley.com,
bradstanleyaz@gmail.com, sharonsecf@gmail.com, skirby@simbroandstanley.com
EDWIN B STANLEY on behalf of Debtor JOSEPH CARL MULAC III bstanley@simbroandstanley.com,
bradstanleyaz@gmail.com, sharonsecf@gmail.com, skirby@simbroandstanley.com
JASON 2 SHERMAN on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
jsherman@janewaylaw.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 5

Information to identify the case:Debtor 1 **JOSEPH CARL MULAC III**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9482**

EIN _ _ - _ _ _ _ _

Debtor 2 **MARY ELLEN MULAC**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9221**

EIN _ _ - _ _ _ _ _

United States Bankruptcy Court **District of Arizona**Date case filed for chapter **7 4/22/20**Case number: **2:20-bk-04173-BKM****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/17

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Your case could be dismissed if you do not file the required documents, fail to appear at the meeting of creditors or if you do not provide photo identification and proof of social security number to the trustee at the meeting.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	JOSEPH CARL MULAC III	MARY ELLEN MULAC
2. All other names used in the last 8 years		
3. Address	4800 N 68th St #371 Scottsdale, AZ 85251	4800 N 68th St #371 Scottsdale, AZ 85251
4. Debtor's attorney Name and address	EDWIN B STANLEY SIMBRO & STANLEY, PLC 8767 EAST VIA DE COMMERCIO #103 SCOTTSDALE, AZ 85258-3374	Contact phone 480-607-0780 Email: bstanley@simbroandstanley.com
5. Bankruptcy trustee Name and address	BRIAN J. MULLEN PO BOX 32247 PHOENIX, AZ 85064	Contact phone 602-283-4468 Email: NONE

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003-1727	Office Hours: 8:30 am – 4:00 pm Monday–Friday Contact Phone: (602) 682-4000 Date: 4/30/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 26, 2020 at 11:00 AM <u>BY TELEPHONE</u> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: BRIAN J. MULLEN Call in number: 866-819-3854 Passcode: 8713604
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/27/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Deadline for holder(s) of a claim secured by a security interest in the debtor's principal residence (Rule 3002(c)(7)(A): 70 Days from Case Filed Date.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	